

BENEFITS NEWS

An Information Publication for State of California Employees

Open Enrollment is October 10 – November 4, 2011

The 2011 open enrollment period for dental plans, FlexElect Reimbursement Accounts, and Cash Options starts October 10 and ends November 4, 2011. Enrollments and changes made during this period take effect January 1, 2012.

Do I have to do anything for open enrollment?

Dental Plans

You don't need to do anything unless you want to change plans, cancel coverage, or add/cancel dependents on your plan. If you're not currently enrolled in a dental plan and are eligible to do so, you may enroll during open enrollment.

Reimbursement Accounts

You may sign up for a FlexElect Reimbursement Account for medical and/or dependent care expenses. If you currently have an account and want to continue it for 2012, you must re-enroll during open enrollment.

Cash Options

If you are eligible to enroll in a cash option you may do so during open enrollment. If you already receive a cash option and want it to continue, you don't need to do anything unless you want to cancel or change it. (**Exception:** If you're a Permanent Intermittent employee, you must re-enroll during open enrollment if you want to remain in the program next year).

Dental Plans

There are three types of dental plans to choose from:

- indemnity
- preferred provider option
- prepaid



Delta Premier is the State's indemnity dental plan. It features full access to specialty care and guaranteed benefits. You can see any dentist worldwide, but your benefits are maximized when you receive services from a Delta dentist.

Delta Preferred Provider Option (PPO) is the State's preferred provider plan. It offers services through its network of participating dentists, but you can see the dentist of your choice worldwide, if you're willing to pay a higher fee. The PPO has lower copays and higher benefits for many services than the indemnity plan. Your current dentist may be in the PPO network.

For details on the Delta plans, call 1-800-225-3368 or visit www.deltadentalca.org/state.

DeltaCare USA, SafeGuard, Premier Access and **Western Dental** are the State's four prepaid plans. If you enroll in a prepaid plan, you must use dentists from that plan's network, located only in California. The monthly premium for a prepaid plan is paid entirely by the State, and most basic services are covered at no cost to you.

For details call the dental plans or visit their website:

- **DeltaCare USA:** 1-800-422-4234
www.deltadentalca.org
- **SafeGuard:** 1-800-880-1800
www.safeguard.net
- **Premier Access:** 1-888.534-3466
www.socdhmo.com
- **Western Dental:** 1-866-859-7525
www.westerndentalbenefits.com/stateofca

Dental Plan Premiums

Premiums will increase for Delta Premier and for the Delta Preferred Provider Option (PPO) effective January 1, 2012 (see charts below). Premiums for DeltaCare USA, SafeGuard, Premier Access, and Western Dental will remain the same, with the State paying 100% of the premiums for all four prepaid plans.

Delta Premier - Basic (for rank-and-file employees)			
	Employee Share	State Share	Total Premium*
1-party	\$13.57	\$40.71	\$54.28
2-party	\$24.12	\$72.36	\$96.48
Family	\$35.12	\$105.36	\$140.48

Delta Premier - Enhanced (for excluded employees)	
	Total Premium*
1-party	\$56.55
2-party	\$113.53
Family	\$160.40

Delta Preferred Option (for rank-and-file and excluded employees)			
	Employee Share	State Share	Total Premium*
1-party	\$11.52	\$34.57	\$46.09
2-party	\$22.85	\$68.54	\$91.39
Family	\$34.61	\$103.85	\$138.46

* For employees in Consolidated Benefits (CoBen), "State share" and "employee share" do not apply. The total premium amount is deducted from the CoBen allowance.

Reimbursement Accounts

FlexElect Reimbursement Accounts are a great way to save money for medical and/or dependent care expenses and lower your taxes.

How does it work? You decide an amount of money to be deducted from your paycheck to go into a reimbursement account. This money is not taxable. You reimburse yourself from this account for medical and/or dependent care expenses you would otherwise have to pay using taxable income. (See August 2011 issue of **Benefits News** for more on reimbursement accounts).

Medical Reimbursement Account

This account covers certain out-of-pocket health related expenses for you and your dependents. The minimum monthly deduction is \$10. The maximum is \$5,000/year (per participant). Examples of eligible expenses are office visits, prescription copays, approved orthodontic work, hearing aids, laser eye surgery, and more (but not out-of-pocket premiums).

Dependent Care Reimbursement Account

This account covers certain expenses for child and elder care. The minimum monthly deduction is \$20. The maximum is \$5,000/year (per household).

Read more information about reimbursement accounts in the FlexElect handbook, available at DPA's website (www.dpa.ca.gov) under Publications.

Enrollment forms are available at the back of the handbook, from your personnel office, and on our website.

Cash Option

If you have health and/or dental coverage through another source such as your spouse, domestic partner, or former employer, you may receive cash in lieu of your health, or health and dental benefits. For more eligibility information, please go to the DPA website at www.dpa.ca.gov.

For More Information

DPA Benefits Division

(916) 322-0300

Dental Program

(916) 324-0866

Drug Testing Program

(916) 324-9386

Employee Assistance Program MHN (Managed Health Network)

1-866-327-4762

FlexElect Program

(916) 327-6429

Group Legal Services Plan ARAG®

1-866-762-0972

Group Term Life Insurance Plan

(916) 324-0533

Health Promotion Program

(916) 324-9398

Long-Term Disability Insurance Plan

(916) 324-0533

Merit Award Program

(916) 324-0522

Pre-Tax Parking

(916) 324-0526

Savings Plus Program

1-866-566-4777

www.sppforu.com

SDI/FMLA

(916) 324-9381

State-Owned Housing Program

(916) 327-1439

Travel & Relocation and Vanpool Programs

(916) 324-0526

Vision Service Plan

1-800-877-7195

Workers' Compensation Program

(916) 445-9760

DPA Fax Numbers

Benefits Division

(916) 322-3769

Savings Plus Program

(916) 327-1885

Internet Address

www.dpa.ca.gov